



National Child Care Information Center

A service of the Child Care Bureau

NCCIC

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FINDING HELP to PAY for CHILD CARE

There may be several sources of child care assistance funds available to you, including government assistance, private scholarships, and tax credits.

Government Assistance

Parents apply for help to pay for child care (sometimes called a “subsidy”) at a State or local agency. The money is available through the Child Care and Development Fund (CCDF). Each State has its own rules about how the money is used.

To find out how to reach the child care assistance office in your State, go to the Child Care and Development Fund Contact Directory on the NCCIC Web site at <http://nccic.org/statedata/dirs/devfund.html>.

In some areas, local governments help parents pay for child care. Check your local phone directory for the number of the municipal or county social services agency in your area and call to learn if there is local funding to help you pay for child care.

Private Assistance

There are other ways to help parents pay for child care. Some child care programs, especially those run by nonprofit community agencies such as the YMCA or YWCA or religious groups, often offer scholarships or programs to help you pay for tuition. Other child care programs may consider the size of your household income, and other things such as medical expenses and housing costs, when figuring out how much to charge you.

Child care resource and referral agencies (CCR&Rs) sometimes have information about child care programs that have special funding options or sliding fee scales based on your household income. To locate a child care resource and referral agency in your area, contact Child Care Aware at <http://www.childcareaware.org> or at 800-424-2246. You may also find their brochure *Finding Help Paying for Child Care* useful to you. It includes “Five Steps to Healthy Child Care Budgeting” and a checklist to evaluate personal child care options. This brochure is available in both English and Spanish on the Web at <http://www.childcareaware.org/en/tools/pubs/>; or you can request copies from Child Care Aware.

Tax Credits

You may be able to lower your taxes and/or increase the amount of your refund. The National Women's Law Center (NWLC) provides useful child care tax information including:

- *Credit Where Credit is Due: Lower Your Taxes or Increase Your Refund to Help Your Family* (January 2004); is available on the Web at <http://www.nwlc.org/pdf/CreditWhereCreditIsDue2004.pdf>.
- *Tips Regarding Your Flexible Spending Account for 2004 Child and Dependent Care Expenses* (October 2003), is available on the Web at <http://www.nwlc.org/pdf/TaxCreditTipSheet2003.pdf>.
- Lower Your Taxes - A Tax Credits Outreach Campaign (January 2005), a section of the NWLC's Web site at <http://www.nwlc.org/details.cfm?id=1742§ion=tax>, provides resources to inform families about Federal and State tax benefits for which families may be eligible.

For copies of these documents, contact the National Women's Law Center at 202-588-5180 or on the Web at <http://www.nwlc.org/>.

NCCIC also has compiled Information for Families about Child Care Tax Credits, which is available on the Web at <http://nccic.org/poptopics/taxcredits.html>.

The information and suggestions presented here are representative of possible sources of child care assistance. If you have any questions, or need additional information, please contact NCCIC at 800-616-2242 or e-mail info@nccic.org.